Case 21-15411-RG Doc 21 Filed 07/20/21 Entered 07/20/21 22:05:33 Desc Main Document Page 1 of 4

Fill in this information to identify your case:								
Debtor 1	Christopher Flscher							
	First Name	Middle Name	Last Name					
Debtor 2	Magdalena Fischer							
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		DISTRICT OF NEW JERSEY, NEWARK DIVISION						
Case number	2:21-bk-15411							

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not ify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course. You must check one: I completed an approved course in personal financial management: Date I took the course July 20, 2021 Name of approved provider **Second Bankruptcy Course** Certificate Number 16339-NJ-DE-035851061 I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one): Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances. Disability. My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so. Active duty. I am currently on active military duty in a military combat zone. Residence I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs. Part 2: Sign Here I certify that the information I have provided is true and correct. Date /s/ Flscher, Christopher Christopher Flscher July 20, 2021 Printed name of debtor Signature of debtor named on certificate

Certificate Number: 16339-NJ-DE-035851061

Bankruptcy Case Number: 21-15411



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 20, 2021</u>, at <u>4:14</u> o'clock <u>PM EDT</u>, <u>Christopher Fischer</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 20, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>

Entered 07/20/21 22:05:33 Filed 07/20/21 Case 21-15411-RG Doc 21 Desc Main Document Page 3 of 4

Fill in t	Fill in this information to identify your case:							
Debtor 1	Christopher Flscher							
	First Name	Middle Name	Last Name					
Debtor 2	Magdalena Fisch	er						
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		DISTRICT OF NEW JERSEY, NEWARK DIVISION						
Case number (if known)	2:21-bk-15411							

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In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

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Ban	krupto	cy Code.	, ,	,		,			,	,
						it before you make the la y Code. Fed. R. Bankr.		at your p	olan requires or before	re you file a motion
		es, the court car the court and ol			e the fina	ancial management co	ourse. To hav	e the re	equirement waived	, you must file a
Part 1:	Tell	the Court Abou	ut the Req	uired Course.						
You mu	ust ch	eck one:								
	l co	mpleted an app	roved cou	ırse in personal finar	ncial ma	nagement:				
	Name of approved provider Seco		July 20, 2021		_					
			rovidor	MM/ DD / YYYY	ntov. Co					
			Second Bankrup						-	
	Cer	tificate Number		16339-NJ-DE-03	585106	2				-
				e a course in persona ent based on (check o		cial management beca	use the court	has gra	anted my motion	
		Incapacity.	I have a finances.		ental defi	ciency that makes me i	incapable of re	alizing o	or making rational d	ecisions about
		Disability.		ical disability causes n he internet, even after			course in perso	nal fina	ncial management i	in person, by phone, or
		Active duty.	I am curr	rently on active military	ry duty in	a military combat zone).			
		Residence.		district in which the Ui onal courses cannot ad		ates trustee (or bankrupt meet my needs.	tcy administrato	or) has c	determined that the a	approved
Part 2:	Sig	n Here								
Lcertify	that t	he information I h	nave provid	ed is true and correct.						
,			·					5.		
/s/ Fischer, Magdalena Signature of debtor named on certificate				Magdalena Fischer Printed name of debtor	r	Date	July 20, 2021			
J.9110									, 22 ,	

Certificate Number: 16339-NJ-DE-035851062

Bankruptcy Case Number: 21-15411



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 20, 2021</u>, at <u>4:14</u> o'clock <u>PM EDT</u>, <u>Magdalena Fischer</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 20, 2021 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>